

Information to identify the case:

Debtor 1:	Rufus C. Banks	Social Security number or ITIN: xxx-xx-4185
	First Name Middle Name Last Name	EIN: -----
Debtor 2:	(Spouse, if filing)	Social Security number or ITIN: -----
	First Name Middle Name Last Name	EIN: -----
United States Bankruptcy Court:	Eastern District of Texas	Date case filed for chapter: 7 4/20/24
Case number:	24-40906	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Rufus C. Banks	
2. All other names used in the last 8 years		
3. Address	1369 N. Hampton Road #95 Desoto, TX 75115	
4. Debtor's attorney	Len L. Nary 3010 LBJ Freeway Suite 1200 Dallas, TX 75234	Contact phone 972-888-6010 Email: narylaw@gmail.com
5. Bankruptcy trustee	Christopher Moser 2001 Bryan Street, Suite 1800 Dallas, TX 75201	Contact phone (214) 880-1805 Email: cmoser@qlwm.com

For more information, see page 2 >

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6. Bankruptcy clerk's office	Suite 300B 660 North Central Expressway Plano, TX 75074	Hours open: 8:00 – 4:00 Contact phone (972)509-1240 Date: 4/20/24
7. Meeting of creditors	May 17, 2024 at 01:15 PM	Location: Telephonic Dial-In Information, https://www.txeb.uscourts.gov/341info
8. Presumption of abuse	The presumption of abuse does not arise.	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 7/16/24
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

NOTICE: Pursuant to L.R.B.P. 6007 the Trustee may announce at this meeting his intention to abandon specific property of the estate having a total value of not more than \$1500.

Official Form 309A (For Individuals or Joint Debtors) **Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

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In re:
Rufus C. Banks
Debtor

Case No. 24-40906-btr
Chapter 7

District/off: 0540-4
Date Rcvd: Apr 22, 2024

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2024:

Recip ID	Recipient Name and Address
db	+ Rufus C. Banks, 1369 N. Hampton Road, #95, Desoto, TX 75115-3176
8405552	+ ANTOINETTE THOMPSON, 1229 GODFIN DRIVE, DESOTO, TEXAS 75115-7229
8405556	+ ATTORNEY GENERAL-CHILD SUPPORT, ATTN: BANKRUPTCY SECTION, 10260 N CENTRAL EXPWY, STE 210, DALLAS, TX 75231-3426
8405557	+ BRENDA LUCY, 1244 ESTATE LANE, DESOTO, TEXAS 75115-3457
8405565	+ DNF ASSOC, 2351 N FOREST ROAD, GETZVILLE, NY 14068-9902
8405572	+ HOLMES, DIGGS, PLLC, 8350 N. CENTRAL EXPRESSWAY, SUITE 1100, DALLAS, TEXAS 75206-1616
8405575	+ LAW OFFICE OF LEN L. NARY, 3010 LBJ FREEWAY, SUITE 1200, DALLAS, TEXAS 75234-2710
8405578	+ MG FAMILY DENTISTRY, 113 WEST PARKERVILLE ROAD, SUITE 112, DESOTO, TEXAS 75115
8405579	+ MURDIS JANE MOORE, 2404 CANTURA DRIVE, MESQUITE, TEXAS 75181-4657
8405580	+ N.SUZANNE LOMENICK, 4425 W. AIRPORT FREEWAY, #473, IRVING, TEXAS 75062-5857
8405582	+ OFFICE OF THE ATTY GEN, PO BOX 12017, AUSTIN, TX 78711-2017
8405583	+ RUFUS C. BANKS, 1369 N. HAMPTON ROAD, #95, DESOTO, TEXAS 75115-3176
8405594	+ TITLE MAX, 211 WEST CAMP WISDOM ROAD, DUNCANVILLE, TEXAS 75116-3330

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text:	Date/Time	Recipient Name and Address
aty	+ Email/Text: narylawn@gmail.com	Apr 22 2024 23:49:00	Len L. Nary, 3010 LBJ Freeway, Suite 1200, Dallas, TX 75234
tr	+ EDI: FCJMOSER	Apr 23 2024 03:30:00	Christopher Moser, 2001 Bryan Street, Suite 1800, Dallas, TX 75201-3070
ust	+ Email/Text: ustpregion06.ty.ecf@usdoj.gov	Apr 22 2024 23:52:00	US Trustee, Office of the U.S. Trustee, 110 N. College Ave., Suite 300, Tyler, TX 75702-7231
8405547	+ Email/Text: bankruptcy@acimacredit.com	Apr 22 2024 23:53:00	ACIMA, P.O. BOX 1667, DRAPER, UT 84020-1667
8405548	+ Email/Text: bankruptcy@acimacredit.com	Apr 22 2024 23:53:00	ACIMA DIGITAL FKA SIMP, 13907 S MINUTEMAN DR FL, DRAPER, UT 84020-9869
8405549	Email/Text: kristin.villneuve@allianceoneinc.com	Apr 22 2024 23:50:00	ALLIANCE ONE, P.O. BOX 3102, SOUTHEASTERN, PA 19398-3102
8405550	+ Email/PDF: bncnotices@becket-lee.com	Apr 23 2024 00:03:41	AMER FST FIN, PO BOX 565848, DALLAS, TX 75356-5848
8405551	+ Email/PDF: bncnotices@becket-lee.com	Apr 23 2024 00:03:23	AMERICAN FIRST FINANCE, P.O. BOX 565848, DALLAS, TEXAS 75356-5848
8405553	Email/Text: bankruptcy@atmosenergy.com	Apr 22 2024 23:51:00	ATMOS ENERGY, P.O. BOX 740353, CINCINNATI, OH 45274-0353
8405555	^ MEBN	Apr 22 2024 23:32:37	ATTORNEY GENERAL, MAIN JUSTICE BLDG RM 5111, 10TH & CONSTITUTION AVE NW, WASHINGTON DC 20530-0001

District/off: 0540-4

User: admin

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8405554	Email/Text: bcd@oag.texas.gov	Apr 22 2024 23:51:00	ATTORNEY GENERAL, COLLECTIONS DIVISION, BANKRUPTCY DIVISION, PO BOX 12548, AUSTIN TX 78711-2548
8405558	+ Email/Text: collections@citycu.org	Apr 22 2024 23:53:00	CITY CREDIT UNION, 7474 FERGUSON RD, DALLAS, TX 75228-6552
8405560	+ Email/Text: bankruptcynotices@conns.com	Apr 22 2024 23:50:00	CONN APPLIANCES INC, 1401 RANKIN RD STE 300, HOUSTON, TX 77073-4803
8405561	+ EDI: CCS.COM	Apr 23 2024 03:31:00	CREDIT COLLECTION SERV, 725 CANTON ST, NORWOOD, MA 02062-2679
8405562	+ EDI: CRFRSTNA.COM	Apr 23 2024 03:30:00	CREDIT FIRST N A, 6275 EASTLAND RD, BROOKPARK, OH 44142-1399
8405569	Email/Text: bankruptcy@creditfresh.com	Apr 22 2024 23:50:00	FEB/CREDFRSH, 200 CONTINENTAL DRIVE, NEWARK, DE 19713
8405563	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 23 2024 00:03:19	CREDIT ONE BANK NA, PO BOX 98875, LAS VEGAS, NV 89193-8875
8405564	^ MEBN	Apr 22 2024 23:32:31	CSC CREDIT SERVICES, P.O. BOX 740040, ATLANTA, GA 30374-0040
8405566	Email/Text: bankruptcycourts@equifax.com	Apr 22 2024 23:51:00	EQUIFAX, P.O. BOX 740256, ATLANTA, GA 30374
8405567	^ MEBN	Apr 22 2024 23:32:16	EXPERIAN, PROFILE MAINTENANCE, PO BOX 9701, ALLEN, TX 75013-9701
8405568	+ EDI: PHINGENESIS	Apr 23 2024 03:31:00	FEB DESTINY/GF, 14600 NW GREENBRIER PKWY, BEAVERTON, OR 97006-5745
8405570	+ EDI: BLUESTEM	Apr 23 2024 03:31:00	FETTI FINGERHUT/WEBBAN, 13300 PIONEER TRL, EDEN PRAIRIE, MN 55347-4120
8405571	+ EDI: BLUESTEM	Apr 23 2024 03:31:00	FINGERHUT CREDIT ADVANTAGE, PO BOX 70281, PHILADEPHIA, PA 19176-0281
8405573	EDI: IRS.COM	Apr 23 2024 03:30:00	INTERNAL REVENUE SERVICE, P.O. BOX 21126, STOP N781, PHILADELPHIA, PA, 19114-0326
8405574	^ MEBN	Apr 22 2024 23:32:58	JANUARY TECHNOLOGIES, INC., 176 GRAND STREET, 4TH FLOOR, NEW YORK, NY 10013-3786
8405576	+ Email/Text: dallas.bankruptcy@LGBS.com	Apr 22 2024 23:52:00	LINEBARGER GOGGAN, ET. AL, 2777 NORTH STEMMONS FRWY, SUITE 1000, DALLAS, TEXAS 75207-2328
8405577	EDI: PARALONMEDCREDIT	Apr 23 2024 03:31:00	MEDICREDIT, INC, PO BOX 505598, ST. LOUIS, MO 63150-5598
8405581	EDI: NTXTOLWAY	Apr 23 2024 03:31:00	NTTA, VIOLATION PROCESSING CENTER, PO BOX 260928, PLANO, TX 75026-0928
8405584	Email/Text: bankruptcy@self.inc	Apr 22 2024 23:51:00	SBNASEFLNDR, 901 E 6TH ST STE 400, AUSTIN, TX 78702
8405585	Email/Text: bankruptcy@self.inc	Apr 22 2024 23:51:00	SELF/ATLANTIC CAPITAL, 945 E PACES FERRY RD NE, ATLANTA, GA 30326
8405586	+ Email/Text: ssa.bankruptcy@ssa.gov	Apr 22 2024 23:51:00	SOCIAL SECURITY ADMINISTRATION, MID-AMERICA PROGRAM SVC. CENTER, 601 EAST 12TH STREET, KANSAS CITY, MO 64106-2859
8405587	Email/Text: dl-csgbankruptcy@charter.com	Apr 22 2024 23:53:00	SPECTRUM/TIME WARNER CABLE, P.O. BOX 60074, CITY OF INDUSTRY, CA 91716-0074
8405588	Email/Text: support@spirerecoversolutions.com	Apr 22 2024 23:51:29	SPIRE RECOVERY SOLUTIONS, 57 CANAL

District/off: 0540-4

User: admin

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8405589	+ EDI: SYNC	Apr 23 2024 03:30:00	STREET, SUITE 302, LOCKPORT, NY 14094
8405590	+ Email/Text: amccoy@synerpriseconsulting.com	Apr 22 2024 23:52:00	SYNERPRISE CONSULTING, 5651 BROADMOOR ST, MISSION, KS 66202-2407
8405591	+ EDI: PHINGENESIS	Apr 23 2024 03:31:00	TBOM - MILESTONE, PO BOX 4499, BEAVERTON, OR 97076-4499
8405592	Email/Text: bankruptcyclerk@tabc.texas.gov	Apr 22 2024 23:53:00	TEXAS ALCOHOLIC BEV COM, LICENSE AND PERMITS DIV, PO BOX 13127, AUSTIN TX 78711-3127
8405559	Email/Text: pacer@cpa.state.tx.us	Apr 22 2024 23:53:00	COMPTROLLER OF PUBLIC ACCTS, REVENUE ACCOUNTING DIVISION, BANKRUPTCY SECTION, PO BOX 13528, AUSTIN TX 78711-3528
8405593	+ Email/Text: collections.pacer@twc.texas.gov	Apr 22 2024 23:53:00	TEXAS WORKFORCE COM, TEC BLDG-BANKRUPTCY, 101 E 15TH ST, AUSTIN TX 78778-0001
8405595	^ MEBN	Apr 22 2024 23:32:12	TRANS UNION, P.O. BOX 1000, CHESTER, PA 19016-1000
8405596	Email/Text: txulec09@vistraenergy.com	Apr 22 2024 23:53:00	TXU ENERGY, 6555 SIERRA DRIVE, ATTN: COLLECTIONS, IRVING, TEXAS 75039
8405597	+ Email/Text: ustpregion06.ty.ecf@usdoj.gov	Apr 22 2024 23:52:00	U.S. TRUSTEE-EASTERN DISTRICT, 300 PLAZA TOWER, 110 N. COLLEGE AVE, TYLER, TX 75702-7226
8405598	+ Email/Text: USATXE.Bankruptcy-tyler@usdoj.gov	Apr 22 2024 23:50:00	UNITED STATES ATTORNEY, 110 N COLLEGE STE 700, TYLER TX 75702-0204
8405599	+ Email/Text: ustpregion06.ty.ecf@usdoj.gov	Apr 22 2024 23:52:00	UNITED STATES TRUSTEE, 300 PLAZA TOWER, 110 N COLLEGE AVE, TYLER TX 75702-7226
8405600	+ EDI: BLUESTEM	Apr 23 2024 03:31:00	WEBBANK/FINGERHUT, 6250 RIDGEWOOD RD, SAINT CLOUD, MN 56303-0820

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2024

Signature: /s/Gustava Winters